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CLIENT REF: Kight + Ebill-A

### **CLAIMS**

I/we claim:

1 1. A method for integrating presentment of bills and initiation of payments by a service  
2 provider via a communications network, comprising:

3 transmitting, from a service provider via a communications network, bill information  
4 representing a plurality of bills of a plurality of billers for a plurality of payors, including  
5 information representing a first of the plurality of bills of a first of the plurality of billers for a  
6 first of the plurality of payors;

7 receiving, at the service provider via the communications network, a first payment  
8 instruction from the first payor to pay the first bill based on the transmitted bill information  
9 representing the first bill and a second payment instruction from another payor to pay a  
10 payee based on other than the transmitted bill information;

11 initiating, at the service provider, a first payment of the first bill to the first biller  
12 based on the received first payment instruction; and

13 initiating, at the service provider, a second payment to the payee based on the  
14 received second payment instruction.

1 2. The method of claim 1, further comprising:

2 determining a risk associated with one of the first payment and the second payment  
3 to one of the first biller and the payee based on the received payment instruction from one  
4 of the first payor and the other payor; and

5 selecting a debit type based upon the determined risk;

6 wherein the initiated one payment corresponds to the selected debit type.

1 3. The method recited in claim 2, wherein:

2 the debit type is selected from a group including (i) ACH debiting of a deposit  
3 account associated with the one payor, and (ii) preparation of a negotiable instrument  
4 drawn on the deposit account associated with the one payor;

5 if the selected debit type is the ACH debiting, the one payment is initiated by one of  
6 (i) directing ACH crediting of a deposit account associated with the one of the first biller and  
7 the payee with funds from the deposit account associated with the one payor, (ii) directing  
8 ACH crediting of the deposit account associated with the one of the first biller and the  
9 payee with funds from a deposit account associated with the service provider, (iii) directing  
10 preparation of a negotiable instrument, payable to the one of the first biller and the payee,  
11 drawn on the deposit account associated with the service provider, and (iv) directing  
12 another type crediting of the deposit account associated with the one of the first biller and  
13 the payee with funds from the deposit account associated with the service provider; and

14 if the selected debit type is the negotiable instrument, the one payment is initiated by  
15 directing preparation of the negotiable instrument, payable to the one of the first biller and  
16 the payee, drawn on the deposit account associated with the one payor.

1 4. The method recited in claim 3, wherein:

2 the selected debit type is the ACH debiting; and

3 the one payment is initiated by one of (i) directing one of the ACH and the other type  
4 crediting of the deposit account associated with the one of the first biller and the payee with  
5 funds from the deposit account associated with the service provider and (ii) preparation of

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the negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the service provider, and by directing an ACH crediting of the deposit account associated with the service provider of the ACH debited funds from the deposit account associated with the one payor.

5. The method recited in claim 1, wherein:

the payee is not one of the plurality of billers; and

the second payment instruction to pay the other payee is not associated with any of the plurality of bills represented in the transmitted bill information.

6. The method recited in claim 1, wherein:

the second payment instruction is associated with a bill which is not one of the plurality of bills represented by the transmitted bill information.

7. The method recited in claim 1, wherein the other payor is a second of the plurality of payors, the payee is not one of the plurality of billers, and the transmitted bill information also represents a second of the plurality of bills of a second of the plurality of billers for the second payor, and further comprising:

receiving, at the service provider via the communications network, a third payment instruction from the second payor to pay the second bill based on the transmitted bill information representing the second bill; and

initiating, at the service provider, a third payment of the second bill to the second biller based on the received third payment instruction.

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1 8. The method recited in claim 1, wherein the other payor is a second of the plurality of  
2 payors and the transmitted bill information includes information representing a second of  
3 the plurality of bills of the first biller for the second payor, and further comprising:

4 receiving, at the service provider via the communications network, a third payment  
5 instruction from the second payor to pay the second bill based on the transmitted bill  
6 information representing the second bill; and

7 initiating, at the service provider, a third payment of the second bill to the first biller  
8 based on the received third payment instruction.

1 9. The method recited in claim 8, wherein the payments based on the first and the second  
2 payment instructions are initiated by directing a single consolidated payment.

1 10. The method recited in claim 1, further comprising:

2 receiving, at the service provider via the communications network, a third payment  
3 instruction from still another payor to pay the payee; and

4 initiating, at the service provider, a third payment to the payee based on the  
5 received third payment instruction.

1 11. The method recited in claim 10, wherein the payments based on the second and the  
2 third payment instructions are initiated by directing a single consolidated payment.

1 12. The method recited in claim 1, further comprising:

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receiving, at the service provider via the communications network, a third payment instruction from the other payor to pay a second bill of the first biller for the other payor, the third payment instruction being based on bill information which represents the third bill of the first payee for the other payor but which is not transmitted from the service provider via the communications network; and

initiating payment of the third bill to the first biller based on the received third payment instruction.

13. The method recited in claim 12, wherein the payments based on the first and the third payment instructions are initiated by directing a single consolidated payment.

14. An integrated bill presentment and payment system, comprising:

a memory configured to store bill information representing a plurality of bills of a plurality of billers for a plurality of payors, including information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors; and

a processor configured to direct transmission of the bill information to the plurality of payors, to receive a first payment instruction from the first payor to pay the first bill based on the transmitted bill information representing the first bill and a second payment instruction from another payor to pay a payee based on other than the transmitted bill information, and to initiate a first payment of the first bill to the first biller based on the received first payment instruction and a second payment to the payee based on the received second payment instruction.

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15. The system of claim 14, wherein:

the processor is further configured to determine a risk associated with one of the first payment and the second payment to one of the first biller and the payee based on the received payment instruction from one of the first payor and the other payor, to select a debit type based upon the determined risk, and to initiate the one payment based on the selected debit type.

16. The system recited in claim 15, wherein the processor is further configured:

to select the debit type from a group of debit types including (i) ACH debiting of a deposit account associated with the one payor, and (ii) preparation of a negotiable instrument drawn on the deposit account associated with the one payor;

if the selected debit type is the ACH debiting, to initiate the one payment by one of (i) directing ACH crediting of a deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the one payor, (ii) directing ACH crediting of the deposit account associated with the one of the first biller and the payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the service provider, and (iv) directing another type crediting of the deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the service provider; and

if the selected debit type is the negotiable instrument, to initiate the payment by directing preparation of the negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the one payor.

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1 17. The system recited in claim 16, wherein:

2 if the selected debit type is the ACH debiting, and the one payment is initiated by  
3 one of (i) directing one of the ACH and the other type crediting of the deposit account  
4 associated with the one of the first biller and the payee with funds from the deposit account  
5 associated with the service provider and (ii) preparation of the negotiable instrument,  
6 payable to the one of the first biller and the payee, drawn on the deposit account  
7 associated with the service provider, the processor is further configured to also initiate the  
8 one payment by directing ACH crediting, to the deposit account associated with the service  
9 provider, of the ACH debited funds from the deposit account associated with the one  
10 payor.

1 18. The system recited in claim 14, wherein:

2 the payee is not one of the plurality of billers; and  
3 the second payment instruction to pay the payee is not associated with any of the  
4 plurality of bills represented in the transmitted bill information.

1 19. The system recited in claim 14, wherein:

2 the second payment instruction is associated with a bill which is not one of the  
3 plurality of bills represented in the transmitted bill information.

1 20. The system recited in claim 14, wherein:

2 the other payor is a second of the plurality of payors;

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3 the stored bill information includes information representing a second of the plurality  
4 of bills of a second of the plurality of billers for the second payor; and

5 the processor is further configured to receive a third payment instruction from the  
6 second payor to pay the second bill based on the transmitted bill information representing  
7 the second bill, and to initiate a third payment of the second bill to the second biller based  
8 on the received third payment instruction.

1 21. The system recited in claim 14, wherein:

2 the other payor is a second of the plurality of payors;

3 the stored bill information includes information representingg a second of the  
4 plurality of bills of the first biller for the second payor; and

5 the processor is further configured to receive a third payment instruction from the  
6 second payor to pay the second bill based on the transmitted bill information representing  
7 the second bill, and to initiate a third payment to the first biller based on the received third  
8 payment instruction.

1 22. The system recited in claim 21, wherein the processor is further configured to initiate  
2 the payments based on the first and the second payment instructions by a single  
3 consolidated payment.

1 23. The system recited in claim 14, wherein:

2 the stored bill information does not include information representing a bill of the  
3 payee for the first payor; and



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4 the processor is further configured to receive a third payment instruction from the  
5 first payor to pay the payee bill, and to initiate payment of the payee bill to the payee based  
6 on the received third payment instruction.

1 24. The system recited in claim 23, wherein:

2 the processor is further configured to initiate the payments based on the second and  
3 the third payment instructions by a single consolidated payment.

1 25. The system recited in claim 14, wherein:

2 the stored bill information includes information representing a second bill of a  
3 second of the plurality of billers for the first payor;

4 the first payment instruction is an instruction to pay both the first and the second bills  
5 based on the transmitted bill information representing the first and the second bills; and

6 the processor is further configured to initiate payment of the second bill to the  
7 second biller based on the received first payment instruction.

1 26. An integrated bill presentment and payment network, comprising:

2 a communications network;

3 a service provider station configured to transmit to a plurality of payors via the  
4 communications network, bill information representing a plurality of bills of a plurality of  
5 billers for the plurality of payors, including information representing a first of the plurality of  
6 bills of a first of the plurality of billers for a first of the plurality of payors;

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7 a first payor station, representing the first payor, configured to receive the  
8 transmitted bill information representing the first bill via the communications network, to  
9 present the received bill information representing the first bill to the first payor, and to  
10 transmit, via the communications network, a first payment instruction to pay the first bill;  
11 and

12 a second payor station, representing another payor, configured to transmit, via the  
13 communications network, a second payment instruction to pay a payee based on other  
14 than the transmitted bill information;

15 wherein the service provider station is further configured to receive the first payment  
16 instruction and the second payment instruction via the communications network, and to  
17 initiate a first payment of the first bill to the first biller based on the received first payment  
18 instruction and a second payment to the payee based on the received second payment  
19 instruction.

1 27. The network recited in claim 26, wherein:

2 the service provider station is further configured to determine a risk associated with  
3 one of the first and the second payments to one of the first biller and the payee based on  
4 the receive payment instruction transmitted by the payor station representing one of the  
5 first payor and the other payor, to select a debit type based upon the determined risk, and  
6 to initiate the one payment based on the selected debit type.

1 28. The network recited in claim 27, further comprising:

2 at least one of a first electronic payment processing network and a second

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electronic payment processing network;

wherein the service provider station is further configured:

to select a debit type from a group of debit types including (i) electronic debiting of a deposit account associated with the one payor, and (ii) preparation of a negotiable instrument drawn on the deposit account associated with the one payor,

if the selected debit type is the electronic debiting, to initiate the one payment by one of (i) transmitting a directive, via the first electronic payment processing network, to credit a deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the one payor, (ii) transmitting a directive, via the first electronic payment processing network, to credit the deposit account associated with the one of the first biller and the payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the service provider, and (iv) transmitting a directive, via the second electronic payment processing network, to credit the deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the service provider, and

if the selected debit type is the negotiable instrument, to initiate the one payment by directing preparation of the negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the one payor.

29. The network recited in claim 28, wherein:

if the selected debit type is the electronic debiting, and the one payment is initiated

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3 by one of (i) transmitting the directive, via one of the first and the second payment  
4 processing networks, to credit the deposit account associated with the one of the first biller  
5 and the payee with the funds from the deposit account associated with the service provider  
6 and (ii) directing the preparation of the negotiable instrument, payable to the one of the first  
7 biller and the payee, drawn on the deposit account associated with the service provider,  
8 the service provider station is further configured to initiate the one payment by transmitting  
9 a directive, via the first electronic payment processing network, to credit the deposit  
10 account of the service provider with debited funds from the deposit account associated with  
11 the one payor.

1 30. The network recited in claim 26, wherein:

2 the other payor is a second of the plurality of payors;

3 the payee is not one of the plurality of billers;

4 the transmitted bill information includes information representing a second of the  
5 plurality of bills from a second of the plurality of billers to the second payor;

6 the second payor station is further configured to receive the transmitted bill  
7 information representing the second bill via the communications network, to present the  
8 received bill information representing the second bill to the second payor, and to transmit,  
9 via the communications network, a third payment instruction to pay the second bill; and

10 the service provider station is further configured to receive the transmitted third  
11 payment instruction via the communications network, and to direct a third payment of the  
12 second bill to the second biller based on the received third payment instruction.

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